

TABLE 5
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EMPLOYER RETIREMENT CONTRIBUTIONS

Scenario 1: General Orthopedic Surgery		Scenario 2: Spinal Orthopedic Surgery		Scenario 3: Emergency Medicine		Scenario 4: Management Consulting	
Year	Contribution %	Contribution \$	Present Value	Contribution %	Contribution \$	Present Value	Contribution %
2015	5.63%	13,229	13,183	4.67%	10,973	10,935	12.00%
2016	5.63%	27,732	27,386	4.67%	23,004	22,716	12.00%
2017	5.63%	26,699	25,990	4.67%	22,405	21,811	12.00%
2018	5.63%	27,884	26,645	4.67%	23,674	22,622	9.01%
2019	5.63%	29,126	27,285	4.67%	25,017	23,436	9.01%
2020	5.63%	30,422	27,921	4.67%	26,437	24,263	9.01%
2021	5.63%	31,776	28,519	4.67%	27,937	25,073	9.01%
2022	5.63%	33,191	29,083	4.67%	29,522	25,868	9.01%
2023	5.63%	34,668	29,667	4.67%	31,196	26,696	9.01%
2024	5.63%	36,211	30,241	4.67%	32,966	27,531	9.01%
2025	5.63%	37,823	30,723	4.67%	34,837	28,297	9.01%
2026	5.63%	39,507	31,224	4.67%	36,813	29,095	9.01%
2027	5.63%	41,266	31,761	4.67%	38,902	29,942	9.01%
2028	5.63%	43,103	32,354	4.67%	41,109	30,857	9.01%
2029	5.63%	45,021	32,977	4.67%	43,441	31,820	9.01%
2030	5.63%	47,025	33,643	4.67%	45,906	32,842	9.01%
2031	5.63%	49,119	34,310	4.67%	48,511	33,885	9.01%
2032	5.63%	51,305	35,033	4.67%	51,263	35,004	9.01%
2033	5.63%	53,589	35,825	4.67%	54,171	36,214	9.01%
2034	5.63%	55,974	36,635	4.67%	57,245	37,466	9.01%
2035	5.63%	58,466	37,463	4.67%	60,493	38,762	9.01%
2036	5.63%	61,068	38,088	4.67%	63,925	39,870	9.01%
2037	5.63%	63,787	38,469	4.67%	67,552	40,739	9.01%
2038	5.63%	66,626	38,894	4.67%	71,384	41,672	9.01%
2039	5.63%	69,592	39,725	4.67%	75,434	43,059	9.01%
2040	5.63%	72,690	40,573	4.67%	79,714	44,493	9.01%
2041	5.63%	75,925	41,439	4.67%	84,237	45,975	9.01%
2042	5.63%	80,090	42,219	4.67%	89,016	47,389	9.01%
2043	5.63%	89,305	42,046	9.27%	95,161	49,280	9.01%
2044	9.27%	95,161	49,280	9.27%	95,161	49,280	9.01%
2045	9.27%	98,081	49,653	9.27%	98,081	49,653	9.01%
2046	9.27%	101,090	50,028	9.27%	101,090	50,028	9.01%
2047	9.27%	104,191	50,406	9.27%	104,191	50,406	9.01%
2048	9.27%	107,388	50,787	9.27%	107,388	50,787	9.01%
2049	9.27%	110,683	51,171	9.27%	110,683	51,171	9.01%
2050	9.27%	55,630	25,142	9.27%	55,630	25,142	9.01%
		1,243,742		1,224,802		992,689	
						1,205,743	